

Information to identify the case:

Quasbah C. Virginie

Debtor 1:
First Name Middle Name Last Name
Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court: District of New Jersey
Case number: 20-16413-KCF

Social Security number or ITIN: xxx-xx-6145

EIN: -----

Social Security number or ITIN: -----

EIN: -----

Date case filed for chapter: 7 5/10/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| About Debtor 1: | | About Debtor 2: |
|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| 1. Debtor's full name | Quasbah C. Virginie | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 1398 Suwanee Dr North Brunswick, NJ 08902-1635 | |
| 4. Debtor's attorney | Edward Nathan Vaisman Vaisman Law Office 33 Wood Avenue South Suite 600 Iselin, NJ 08830 | Contact phone (732) 925-6090 Email: vaismanlaw@gmail.com |
| 5. Bankruptcy trustee | John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701 | Contact phone 732-383-7233 |

For more information, see page 2 >

| | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6. Bankruptcy clerk's office | 402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov . | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/11/20 |
| 7. Meeting of creditors | June 22, 2020 at 10:00 AM | Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information. |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. | |
| 8. Presumption of abuse | The presumption of abuse does not arise. | If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. | Filing deadline: 8/21/20 |
| 10. Proof of claim | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New JerseyIn re:
Quasbah C. Virginie
DebtorCase No. 20-16413-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 26

Date Rcvd: May 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2020.

db Quasbah C. Virginie, 1398 Suwanee Dr, North Brunswick, NJ 08902-1635
 518830654 Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212
 518830657 +EZ Pass Customer Service Center, Pob 52003, Newark, NJ 07101-8203
 518830660 Jpmcb Card, PO Box 30281, Salt Lake City, UT 84130-0281
 518830661 +Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
 518830665 #Robert E Judge Pc, 131 Lawrence St Fl 2, Brooklyn, NY 11201-5208
 518830663 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: Nj Division Of Taxation, Pob 245 Bankruptcy Section, Trenton, NJ 08695)
 518830670 Theresa Francis, 284 E 55th St, Brooklyn, NY 11203-4702
 518830671 US Dept of Ed/Gleisi, 2401 International Ln, Madison, WI 53704-3121
 518830672 Wf/Bobs Fn, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: vaismanlaw@gmail.com May 12 2020 00:07:25 Edward Nathan Vaisman,
 Vaisman Law Office, 33 Wood Avenue South, Suite 600, Iselin, NJ 08830
 tr +EDI: BJMMCDONNELLI.COM May 12 2020 03:18:00 John Michael McDonnell,
 John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 12 2020 00:09:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 12 2020 00:09:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518830652 EDI: HNDA.COM May 12 2020 03:18:00 American Honda Finance, 600 Kelly Way,
 Holyoke, MA 01040-9681
 518830653 EDI: CAPITALONE.COM May 12 2020 03:19:00 Capital One Bank USA N, PO Box 30281,
 Salt Lake City, UT 84130-0281
 518830655 EDI: WFNNB.COM May 12 2020 03:18:00 Comenitybank/victoria, PO Box 182789,
 Columbus, OH 43218-2789
 518830656 EDI: DISCOVER.COM May 12 2020 03:18:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 518830658 EDI: PHINAMERI.COM May 12 2020 03:18:00 Gm Financial, PO Box 181145,
 Arlington, TX 76096-1145
 518830659 EDI: IRS.COM May 12 2020 03:19:00 Internal Revenue Service, POB 7346,
 Philadelphia, PA 19101-7346
 518830662 E-mail/Text: bankruptcynotice@nymcu.org May 12 2020 00:10:24 Municipal Credit Union,
 185 Montague St, Brooklyn, NY 11201-3600
 518830664 E-mail/Text: bankruptcycyteam@quickenloans.com May 12 2020 00:10:21 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 518830666 EDI: NEXTEL.COM May 12 2020 03:18:00 Sprint, Pob 4191, Carol Stream, IL 60197-0000
 518830667 EDI: RMSC.COM May 12 2020 03:19:00 Syncb/Care Credit, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 518830668 EDI: RMSC.COM May 12 2020 03:19:00 Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
 518830669 EDI: CITICORP.COM May 12 2020 03:19:00 Thd/Cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 26

Date Rcvd: May 11, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2020 at the address(es) listed below:
NONE.

TOTAL: 0